UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Low & Low LLC
505 Main Street Suite 304
Hackensack NJ 07601
Telephone 201-343-4040
Russell L. Low Esq No 4745
Attorney for the Debtor

In Re:

Roselynne Andree St Phard

Case No.: _____19-32429_____

Judge: _____RG_____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☐ Motion for Relief from the Automatic Stay filed by _____ ,

creditor,

A hearing has been scheduled for _____, at _____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☒ Certification of Default filed by _____Marie-Ann Greenberg_____,

I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of $ _____, but have not

been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
 The debtor is respectfully requesting to make two payments by September 18th
and for another payment to be made by the end of the month to bring the account
current through September.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: ___September 13, 2021___   /s/ Roselynne Andree St Phard___
                                                   Debtor's Signature

Date: _____   _____
                                                   Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
        13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
        opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
        Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
        Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
        Default.

rev.8/1/15